## **Federal Employer Penalty**

## For 2015--

- Employers with fewer than 100 FTEs will not have to pay.
- Those with 100 employees or more will only have to offer to 70% of their full-time employees and their dependents.

## For 2016—

• Employers with 50 employees or more will pay the shared responsibility payment and will have to offer to 95% of full-time employees and their dependents.

Are you a large employer? Will the Employer at least 50 full-time equivalent workers · including full-time [30+hours per week] and Pay A Penalty? part-time workers [prorated] excluding seasonal workers [up to 120 days per year] beginning in 2014 Are any of your full-time employees in an exchange plan and receiving a premium credit? No penalty Do you have more than 30 full-time employees? Do you provide health insurance? Pay Monthly Penalty, lesser of: **Pay Monthly Penalty** 1/12 x \$2,000 x 1/12 x \$3,000 x 1/12 x \$2,000 x (Number of full-time (Number of full-time (Number of full-time employees - 30) employees who receive employees - 30) credits for exchange coverage)

Figure 1. Determining If an Employer Will Pay a Penalty

Source: CRS analysis of P.L. 111-148 and P.L. 111-152.

Note: These penalties are for 2014; penalties in future years will be adjusted.